

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 2004
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	40	88	33	13
% of total	23.0	50.6	19.0	7.5
Loans & Leases (Net)*	1,643.2	12,905.6	24,769.7	54,772.9
Reserve for loans	24.2	176.4	386.4	791.0
Total Assets	2,516.6	20,452.5	36,906.3	83,684.5
% of total	1.8	14.2	25.7	58.3
Total Deposits	2,096.0	16,910.0	30,592.5	61,612.0
Total Equity Capital	391.2	2,338.7	3,600.7	10,554.6
Noncurrent Loans & Leases**	2.36	58.53	163.31	294.85
Total Past Due Loans & Leases***	6.44	91.99	257.19	522.82
Other Real Estate Owned****	0.2	4.7	23.5	16.0
Interest Earned	54.7	477.2	874.3	1,855.0
Interest Expense	10.2	77.0	165.7	299.1
Net Interest Income	44.5	400.2	708.6	1,556.0
Noninterest Income	11.2	172.6	191.6	318.0
Loan Loss Provision	3.5	15.0	34.9	37.2
Noninterest Expense	55.5	376.6	531.2	923.3
Net Income	-4.0	121.7	222.6	578.1
Return on Assets#	-0.32	1.19	1.21	1.38
Return on Equity#	-2.05	10.41	12.36	10.95
Net Interest Margin#	3.54	3.91	3.84	3.72
Loans & Leases/Deposits	78.40	76.32	80.97	88.90
Loans & Leases/Assets	65.29	63.10	67.12	65.45
Equity Capital/Assets	15.54	11.43	9.76	12.61
Noncurrent Loans&Leases/Total Loans&Leases	0.14	0.45	0.66	0.54
Tot. Past Due Loans&Leases/Total Loans&Leases	0.39	0.71	1.04	0.95
Reserves for Loans/Noncurrent Loans & Leases	1024.07	301.37	236.59	268.28

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures

Aggregate, Annualized return

N/A Not Available